

Abstract of the Invention

The present invention is generally directed to an access terminal maintained by a service provider and connected to a global communications network for furnishing telecommunications and automated teller machine (ATM) services to a customer, where the access terminal comprises a microcontroller for executing preprogrammed instructions and generating directives, a payment acceptor electrically connected and responsive to the microcontroller for accepting payment from the customer to pay for access to the services, a multimedia user interface electrically connected and responsive to the microcontroller for enabling exchange of information between the customer and the access terminal during access to the services upon accepting payment from the customer, the multimedia user interface including an ATM interface in one mode of operation for executing an ATM/POS financial transaction by the customer via the global communications network, and a network interface device electrically connected and responsive to the microcontroller for connecting to a service provider server through the global communications network.